



#603  
6-14-03  
PATENT  
Customer No. 22,852  
Attorney Docket No. 05997.0013-00000

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UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
Steven W. ABRAHAMS et al. ) Group Art Unit: 3624  
)  
Application No.: 09/602,254 ) Examiner: Subramanian, N.  
)  
Filed: June 23, 2000 ) Confirmation No.: 9350  
)  
For: GUARANTEE CERTIFICATES )

Commissioner for Patents  
Washington, DC 20231

**RECEIVED**  
JUN 10 2003  
**GROUP 3600**

Sir:

**RESPONSE TO RESTRICTION REQUIREMENT**

In reply to the Office Action dated April 8, 2003, the shortened period of response to which extends through June 9, 2003, with a one-month extension, (June 8 falling on a Sunday), Applicants submit this Response to Restriction Requirement. Applicants wish to thank the Examiner for issuing the restriction requirement in writing as requested by Applicants' undersigned representative in response to the telephone call of March 25, 2003. Claims 5-12 and 15-36 are pending.

In the Office Action, the Examiner required restriction under 35 U.S.C. § 121 between Group I, claims 5-7; Group II, claims 8-10, 15-17, and 36; Group III, claims 11-12; Group IV, claims 18-29; and Group V, claims 30-35. Applicants provisionally elect, with traverse, to prosecute Group II, claims 8-10, 15-17, and 36, characterized by the Examiner as drawn to a method of issuing Guarantee Certificates using payment obligations and loans.

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MPEP § 803, ¶ 2, requires that an entire application must be examined on the merits if the search and examination can be made without serious burden. This requirement applies even if the application includes claims to distinct inventions, as the Examiner alleged. Here, the Examiner has already searched, examined, and issued an Office Action for claims 1-35, which span Groups I - V. Because a first Office Action on the merits has already been completed, Applicants respectfully submit that further examination of this entire application can be made without serious burden. In fact, given that Groups I-V were all classified by the Examiner as belonging in class 705, subclass 38, examining the entire application would appear to impose little extra burden on the Examiner even if further search were necessary.

Please grant any extension of time to enter this response not already accounted for and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: June 6, 2003

By: William J. Brogan  
William J. Brogan  
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